BAGELS WITH BENEFIT



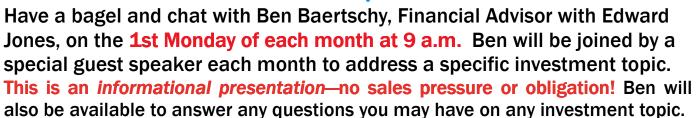
Hosted by:

Ben Baertschy

Financial Advisor Edward Jones

MAKING SENSE OF INVESTING





JANUARY 7: Dave Hrea from Lord Abbott

Topic: How diversification and rebalancing can help navigate your portfolio through retirement

FEBRUARY 1: Nicole Pretzel from Oppenheimer

(Note date change: Due to a scheduling conflict, this meeting is on the 1st Friday, not the usual 1st Monday)

Topic: Benefits of dividend paying equity funds

MARCH 4: Kathleen Gill from Franklin Templeton

Topic: The current market and how stocks can compliment your portfolio

APRIL 1: Keith Brennan from Prudential

Topic: Ideas for increasing income and adding longevity to your income in retirement

MAY 6: John Florence from Lincoln Financial

Topic: Understanding required minimum distributions

JUNE 3: Jim Lowry from Pacific Life

Topic: How to prepare for long-term care expenses

JULY 8: Dave Hrea from Lord Abbott

Topic: Market update and how to rebalance and diversify your portfolio to weather stormy markets

FORMAT!

Note date change: Due to a scheduling conflict, this meeting is on the 2nd Monday, not the usual 1st Monday)

AUGUST 5: Robin King, CPA

Topic: New tax laws

SEPTEMBER9: Derek Straaland of Lincoln Financial

Topic: Using insurance in your estate planning

OCTOBER 7: Jim Lowry from Pacific Life

Topic: Income in retirement

NOVEMBER 4: Phil Shepherd, Attorney

Topic: Estate Planning

DECEMBER 2: No guest speaker

Topic: Year end wrap up and ideas for next year



Bagels by "The Bagelmeister." Free to attend.

Pre-registration is appreciated by calling 322-3630 or stop at the front desk.